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ABSTRACT

This pamphlet describes the Federal Student Aid Ombudsman, an impartial resource to help customers resolve student loan concerns when other approaches fail. The ombudsman helps resolve discrepancies in loan balances and payments, and helps customers understand interest and collection charges. The office helps resolve issues related to income tax refund offsets, default status, consolidations, bankruptcies, service quality, and other concerns. Loan repayment options and provisions for loan deferment or forbearance and cancellation or discharge are explained by the ombudsman. When and how to contact the Federal Student Aid Ombudsman is explained. (SLD)

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OFFICE OF FEDERAL STUDENT AID

OFFICE OF THE OMBUDSMAN

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FEDERAL STUDENT AID

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The Federal Student Aid Ombudsman is...

An impartial resource to help customers resolve student loan concerns when other approaches fail.

The Ombudsman helps customers...

- Resolve discrepancies with loan balances and payments.
- Understand loan interest and collection charges.
- Resolve issues related to income tax refund offsets, default status, consolidations, bankruptcies, service quality and other concerns.
- Understand loan repayment options for:
  -Direct Loans.
  -Federal Family Education Loans (FFEL).
  -Guaranteed Student Loans.
  -Perkins Loans.
- Understand provisions for loan deferment or forbearance and cancellation or discharge.

Customers can expect...

- Thorough research.
- Accurate, detailed information.
- Impartial review.
- Contextual explanations.

Before contacting the Ombudsman...

Use the customer service processes at your school, lender or loan servicer.

When contacting the Ombudsman be ready to...

- Identify the problem and the reasons behind it.
- Describe the actions you took to resolve the problem.
- Define expectations.
- Outline what you believe you can do to help resolve the problem.
- Supply personal information (full name, Social Security Number, date of birth, address and phone number) and any documentation to support your position.

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Our customers tell us...

"It was such a relief to finally feel like someone wanted to help. You have no idea what a difference you made to me."

"I had been trying to solve my school loan problems for years but to no avail. My specialist resolved my problem and I feel like a tremendous weight has been lifted from my shoulders. She was absolutely wonderful!"

"Thank you for your time and patience. Without you, I could never have settled the conflicting information about my loans so quickly."

Useful Information...

Federal Student Aid Information Center:
1-800-4-FED-AID
1-800-433-3243

General Information on Financial Aid:
www.studentaid.ed.gov

National Student Loan Data System Access:
www.nslds.ed.gov

Other Government Resources:
www.students.gov

Contact the Ombudsman...

Telephone: 877-557-2575 (toll-free)
202-377-3800

Fax: 202-275-0549

Mail: U.S. Department of Education
FSA Ombudsman
830 First Street, N.E.
Washington, DC 20202-5144

Online: www.ombudsman.ed.gov

E-mail: fsaombudsmanoffice@ed.gov

No Child
LEFT BEHIND

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